

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Blaine C. Fardella
Debtor

Case No. 19-00693-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Feb 22, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2024:

Recip ID	Recipient Name and Address
db	+ Blaine C. Fardella, 1174 Mattioli Road, Bartonsville, PA 18321-7790
5163980	+ ALLIED INTERSTATE, PO BOX 361445, COLUMBUS, OH 43236-1445
5163984	+ CCB CREDIT SVCS, PO BOX 272, SPRINGFIELD, IL 62705-0272
5163998	TRI-STATE FINANCIAL, PO BOX 29352, PHOENIX, AZ 85038-9352

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Feb 22 2024 18:51:00	Hyundai Motor Finance, Administrator for Hyundai L, P.O. Box 20809, Fountain Valley, CA 92728-0809
cr	+ EDI: PRA.COM	Feb 22 2024 23:50:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5163981	EDI: BANKAMER	Feb 22 2024 23:50:00	BANK OF AMERICA, PO BOX 982238, EL PASO, TX 79998-2238
5171434	+ EDI: BANKAMER2	Feb 22 2024 23:50:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5163982	EDI: CAPITALONE.COM	Feb 22 2024 23:50:00	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5163983	+ Email/Text: bankruptcy@cavps.com	Feb 22 2024 18:51:00	CAVALRY PORTFOLIO SERVICE, 500 SUMMIT LAKE DRIVE, SUITE 400, VALHALLA, NY 10595-2321
5163987	+ EDI: CITICORP	Feb 22 2024 23:50:00	CITIBANK NA, PO BOX 769006, SAN ANTONIO, TX 78245-9006
5163988	EDI: WFNNB.COM	Feb 22 2024 23:50:00	COMENITY BANK, BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125
5174306	Email/PDF: bncnotices@becket-lee.com	Feb 22 2024 19:08:58	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5164613	+ Email/Text: bankruptcy@cavps.com	Feb 22 2024 18:51:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5163989	EDI: DISCOVER	Feb 22 2024 23:50:00	DISCOVER BANK, 6500 NEW ALBANY ROAD, NEW ALBANY, OH 43054
5165514	EDI: DISCOVER	Feb 22 2024 23:50:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5163990	+ Email/Text: bankruptcy@affglo.com	Feb 22 2024 18:51:00	GLOBAL CREDIT & COLL, 5440 N CUMBELAND AVE, SUITE 300, CHICAGO, IL 60656-1486
5163991	^ MEBN	Feb 22 2024 18:50:17	HAYT HAYT & LANDAU, TWO INDUSTRIAL

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Total Noticed: 36

			WAY WEST, EATONTOWN, NJ 07724-2279
5163992	Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Feb 22 2024 18:51:00	HYUNDAI MOTOR FINANCE, PO BOX 20829, FOUNTAIN VALLEY, CA 92728-0829
5177809	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Feb 22 2024 18:51:00	Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809
5163985	EDI: JPMORGANCHASE	Feb 22 2024 23:50:00	CHASE BANK, PO BOX 15298, WILMINGTON, DE 19850
5163986	EDI: JPMORGANCHASE	Feb 22 2024 23:50:00	CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
5163993	Email/Text: PBNCNotifications@peritussservices.com	Feb 22 2024 18:51:00	KOHL'S/CAPITAL ONE, PO BOX 3115, MILWAUKEE, WI 53201-3115
5189415	Email/PDF: resurgentbknotifications@resurgent.com	Feb 22 2024 18:56:20	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5171270	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 22 2024 18:56:19	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5163994	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 22 2024 18:56:19	MERRICK BANK CORP, PO BOX 9201, OLD BETHPAGE, NY 11804-9001
5163995	Email/Text: Bankruptcy.Notices@pnc.com	Feb 22 2024 18:51:00	PNC BANK NA, PO BOX 5570, CLEVELAND, OH 44101-0570
5192234	Email/Text: Bankruptcy.Notices@pnc.com	Feb 22 2024 18:51:00	PNC BANK, N.A., P.O. BOX 94982, CLEVELAND, OH 44101
5163996	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 22 2024 18:51:00	QUICKEN LOANS INC, ATTN CLIENT RELATIONS, 1050 WOODWARD AVE, DETROIT, MI 48226-3573
5169073	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 22 2024 18:51:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
5163997	EDI: SYNC	Feb 22 2024 23:50:00	SYNCHRONY BANK, ATTN BANKRUPTCY DEPT, PO BOX 965061, ORLANDO, FL 32896-5061
5164343	+ EDI: PRA.COM	Feb 22 2024 23:50:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5194111	Email/Text: electronicbkydocs@nelnet.net	Feb 22 2024 18:51:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
5163999	Email/Text: EDBKNotices@ecmc.org	Feb 22 2024 18:51:00	US DEPT OF EDUCATION, PO BOX 16448, SAINT PAUL, MN 55116-0448
5164000	+ Email/Text: electronicbkydocs@nelnet.net	Feb 22 2024 18:51:00	US DEPT OF EDUCATION/GLELSI, PO BOX 7860, MADISON, WI 53707-7860
5164001	+ Email/Text: BKRMailOps@weltman.com	Feb 22 2024 18:51:00	WELTMAN WEINBERG & REIS, 323 W LAKESIDE AVE STE 200, CLEVELAND, OH 44113-1009

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 24, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2024 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Michael Patrick Farrington	on behalf of Creditor Quicken Loans Inc. mfarrington@kmlawgroup.com
Michael Patrick Farrington	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mfarrington@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Blaine C. Fardella lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com
William E. Craig	on behalf of Creditor Hyundai Lease Titling Trust wcraig@egalawfirm.com mortoncraigecef@gmail.com
William E. Craig	on behalf of Creditor Hyundai Motor Finance Administrator for Hyundai Lease Titling Trust wcraig@egalawfirm.com, mortoncraigecef@gmail.com

TOTAL: 9

Information to identify the case:

Debtor 1

Blaine C. Fardella

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9501

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-00693-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Blaine C. Fardella
aka Blaine Corey Fardella, aka Blaine Fardella

2/22/24**By the
court:**

Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.